Get the most out of your cardio!! By estimating your heart rate training zones you can ensure that you are training at a safe and effective level to reach your goal.
Your MHR can be estimated by subtracting your age from 220 if you are male and 226 if you are female. Your RHR can be estimated by finding your own pulse and counting it for 15 seconds, and multiplying that number by 4. Your HRR can be determined by subtracting your RHR from your MHR.

Heart Rate Training Zones

Estimated Maximum Heart Rate (MHR)	Resting Heart Rate (RHR)	Heart Rate Reserve (HRR)
Male: 220-age= Female: 226-age=		

Zone 1: A great deal of research indicates that being active at 50-60% of your MHR consistently and for a total of 30 minutes on most days, reduces the risk of developing many chronic diseases.

Lower Target Heart Rate Zone = (HRR x 50%)+RHR=

Upper Target Heart Rate Zone = (HRR x 60%)+RHR=

Zone 2: If your goal is to reduce body fat and you have been relatively inactive, you will need to train at a level of 60-70% of your MHR.

Lower Target Heart Rate Zone = (HRR x 60%)+RHR=

Upper Target Heart Rate Zone = (HRR x 70%)+RHR=

Zone 3: If your goal is to improve your cardio-vascular conditioning, you should train within a zone of 70-80% of your MHR. This is also a good zone for fat burning if you are already fairly fit.

Lower Target Heart Rate Zone = (HRR x 70%)+RHR=

Upper Target Heart Rate Zone = (HRR x 80%)+RHR=

Zone 4: If you are in top shape and training for a sporting event, you might need to include some workouts that are in 80-90% of your MHR. This level of training is both physically and mentally demanding so it is not something you would do on a daily basis. This zone is also a fat burning zone if you are extremely fit.

Lower Target Heart Rate Zone = (HRR x80%)+RHR=

Upper Target Heart Rate Zone = (HRR x 90%)+RHR=

Zone 5: This is the highest level of intensity training – 90-100% of you MHR. You should only train at this level if you are extremely fit. You can use this zone for high-intensity interval training. Since fat loss is always dependant on total calories burned, a high volume of training (which can only be accomplished if you are very fit) in this zone can also be deemed a fat burning zone.

Lower Target Heart Rate Zone = (HRR x 90%)+RHR=

Upper Target Heart Rate Zone = (HRR x100%)+RHR=

Note: Training in one or all of these zones can play a part in your overall fitness program, depending on your individual goals.